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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/975,458		
		Filing Date	October 11, 2001		
		First Named Inventor	Gordon T. Brown		
		Group Art Unit	3628		
		Examiner Name	Debra Charles		
Sheet	1	of	1	Attorney Docket Number	47781-6

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
DFC		YODER, S., KNIGHT, S. AND J. LANGDELL, "Five Financial Programs for the Home," <i>PC Magazine</i> , Feb. 1983, pp. 106, volume 1, number 10.	
DFC		OLIVIERI, P., "Mind Your Business: Not Another Checkbook Program," <i>Softalk</i> , Oct. 1983, pp. 258, volume 4.	
DFC		WILKENS, ROBERT P., "How Lawyers Can Use Microcomputers", <i>Byte Magazine</i> ; May, 1984 pp. 160-167; R.P.W. Publishing Company.	
DFC		Dow Jones General Ledger, <i>Byte Magazine</i> May, 1984.	
DFC		HARRISON, TOM, "Recordkeeping for Small Businesses", 1985, The American Association of Small Business Accountants.	
DFC		MAGID, LAWRENCE J., "Software Speeds Banking-at-Home with Checkbook-Balancing Function," <i>Washington Post</i> , Nov. 7, 1988, pp. F29.	
DFC		JONES, MITT, "After Hours: Products for the Leisure Side of Personal Computing," <i>PC Magazine</i> , November 14, 1989, pp. 513-514	
DFC		JONES, MITT, "CheckFree," <i>PC Magazine</i> , January 1, 1990, pp. 144-145, Volume 1, Number 1.	
DFC		SHIPLEY, CHRIS, "CheckFree 3.0 (CheckFree Corp.) (Software Review) (one of eight evaluations of personal-finance software packages in 'Bank on Software for Easy Money Management')," <i>PC-Computing</i> , Jan. 1993, pp. 300, volume 6, number 1.	
DFC		Interview with Don Kniffin. <i>TMA Journal</i> , Jan./Feb. 1994, pp. 34-38, volume 14 issue 1.	
DFC		The American Express Platinum Card, http://home1.americanexpress.com/apply/platinum/card/docs/page1b0.asp , Nov. 1, 2000.	

Examiner Signature	<i>Debra Charles</i>	Date Considered	9/12/03
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				Examiner Name	Debra Charles
Sheet /	1	of	3	Attorney Docket Number	47781-6

U.S. PATENT DOCUMENTS						
Examiner Initials ¹	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
DFC		2,509,718		Barbey -	05/30/1950	
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		Office ³	Number ³	Kind Code ² (if known)				
DFC		JP	5458332		Sharp Corp.	05/11/1979		

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DFC ↓ ✓		4,549,264		Carroll et al. —	10/22/1985	
		4,569,029		Hatta et al. —	02/04/1986	
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		5,093,787		Simmons —	03/03/1992	
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Sheet	3	of	3	Attorney Docket Number	47781-6

[illegible][illegible]

Examiner Signature	<i>Robert L. Hines</i>	Date Considered	5/12/03
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